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CLAIM AMENDMENTS

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently Amended) A computer implemented multi-factor rate analysis system for analyzing service provider rate plan information, the system comprising:
 - a user module for accessing user information including a user's prior usage information and the user's preferences;
 - a service provider database for storing service provider information wherein service provider information comprises rate plan information associated with one or more service providers; and
 - a multi-factor rate analysis engine module for analyzing on a per user basis user information and service provider information to generate one or more savings suggestions based on the rate plan information, the user's prior usage information and at least one user preference[[.]]; and

wherein the user information further includes a threshold amount of savings that would cause the user to switch rate plans.
2. (Canceled)
3. (Previously Presented) The system of claim 1 wherein the user's prior usage information includes information regarding a user's usage patterns for a service over two or more periods of time.
4. (Previously Presented) The system of claim 1 wherein prior usage information comprises prior usage information that is electronically extracted from an electronic bill

payment system to avoid the need for a user to manually enter at least some prior usage information.

5. (Previously Presented) The system of claim 1 further comprising a savings module for providing personalized savings information to a user wherein the personalized savings information is generated by the analysis engine module based on the user's prior usage data and at least one of the user's preferences.

6. (Previously Presented) The system of claim 5 wherein savings information comprises incentives or discounts available to the user based on equipment owned by the user.

7. (Previously Presented) The system of claim 5 wherein savings information comprises proactive savings information including user behavior change recommendation information.

8. (Previously Presented) The system of claim 1 further comprising an external data module for storing user independent data wherein the analysis engine module further analyses user independent data in generating one or more savings suggestions.

9. (Currently Amended) ~~The system of claim 1, A computer implemented multi-factor rate analysis system for analyzing service provider rate plan information, the system comprising:~~

a user module for accessing user information including a user's prior usage information and the user's preferences;

a service provider database for storing service provider information wherein service provider information comprises rate plan information associated with one or more service providers;

a multi-factor rate analysis engine module for analyzing on a per user basis user information and service provider information to generate one or more savings suggestions based on the rate plan information, the user's prior usage information and at least one user preference;

the user information further including rate plan switching criteria and further comprising a switching module for automatically switching the user to a new rate plan when the rate plan switching criteria is met.

10. (Previously Presented) The system of claim 1 further comprising a switching module for facilitating the ability for the user to switch to a new rate plan.

11. (Original) The system of claim 1 further comprising a demand aggregation module for aggregating one or more users who are willing to transfer to an identified service provider.

12. (Original) The system of claim 1 further comprising a demand aggregation module for aggregating one or more users who are willing to transfer to an identified rate plan.

13. (Previously Presented) The system of claim 1 further comprising means for automatically monitoring rate plans for a subscriber user and a delivery module for delivering alerts to a subscriber user when a better rate is available to the subscriber user.

14. (Currently Amended) A computer implemented method for analyzing service provider rate plan formation, the method comprising the steps of:

accessing user information including a user's prior usage information and the user's preferences;

storing service provider information wherein service provider information comprises rate plan information associated with one or more service providers; and

analyzing, on a per user basis, user information and service provider information to generate one or more preferred savings suggestions based on the rate plan information, the user's prior usage information and at least one of the user's preferences[[.]]; and

wherein user information further includes a threshold amount of savings that would cause the user to switch rate plans.

15. (Canceled)

16. (Previously Presented) The method of claim 14 wherein the user's prior usage information includes information regarding a user's usage patterns for a service over two or more periods of time.

17. (Previously Presented) The method of claim 14 wherein the prior usage information comprises prior usage information that is electronically extracted from an electronic bill payment system to avoid the need for a user to manually enter at least some prior usage information.

18. (Previously Presented) The method of claim 14 further comprising the step of providing personalized savings information to a user wherein the personalized savings information is generated based on the user's prior usage information and at least one of the user's preferences.

**Appeal 2009-006124
09/997,273
Attorney Docket No.: 92654-008**

19. (Previously Presented) The method of claim 18 wherein savings information comprises incentives or discounts available to the user based on equipment owned by the user.

20. (Previously Presented) The method of claim 18 wherein savings information comprises proactive savings information including user behavior change recommendation information.

21. (Previously Presented) The method of claim 14 further comprising the step of storing user independent data and wherein analyzing user information and service provider information comprises the step of analyzing the user independent data to generate one or more savings suggestions.

22. (Currently Amended) The method of claim 14 A computer implemented method for analyzing service provider rate plan formation, the method comprising the steps of:

accessing user information including a user's prior usage information and the user's preferences;

storing service provider information wherein service provider information comprises rate plan information associated with one or more service providers;
analyzing, on a per user basis, user information and service provider information to generate one or more preferred savings suggestions based on the rate plan information, the user's prior usage information and at least one of the user's preferences; and

wherein the user information further includes rate plan switching criteria, and further comprising the step of automatically switching the user to a new rate plan when the rate plan switching criteria is met.

**Appeal 2009-006124
09/997,273
Attorney Docket No.: 92654-008**

23. (Previously Presented) The method of claim 14 further comprising the step of facilitating the ability for the user to switch to a new rate plan.
24. (Original) The method of claim 14 further comprising the step of aggregating one or more users who are willing to transfer to an identified service provider.
25. (Original) The method of claim 14 further comprising the step of aggregating one or more users who are willing to transfer to an identified rate plan.
26. (Original) The method of claim 14 further comprising the step of enabling the user to specify one or more modes of delivery.